

Combined HUD-1 Statement of Settlement Costs and Final Truth in Lending Act Disclosure			
Lender Name and Address		Mortgage Broker Name and Address	
Buyer/Borrower Name and Address		Property Address	
Seller Name and Address		Settlement Agent	
Settlement Date	Loan Number	File Number	MI Number
Loan Type: <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> FSA/RHA		Loan Amount: \$	

About this Combined HUD-1 Statement of Settlement Costs and Truth in Lending Act Disclosure

This disclosure contains a summary of the borrower's and seller's transaction on page 1, your settlement costs on page 2 and the final Truth in Lending Act disclosures of your loan's terms and costs on page 3. You can compare the estimated settlement costs on your Combined Good Faith Estimate of Settlement Costs and Truth in Lending Act Disclosure provided to you earlier to the final settlement costs on page 2.

A. Summary of Borrower's Transaction		B. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price		401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Net Settlement Charges to be paid by Borrower (line 1700)		403	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower		420. Gross Amount Due to Seller	
200. Amounts Paid by or on behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Net Settlement charges to be paid by seller (line 1700)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County Taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower		520. Total Reduction Amount Due Seller	
300. Cash at Settlement From/To Borrower		600. Cash at Settlement To/From Seller	
301. Gross Amount due from Borrower (line 120)		601. Gross Amount due to Seller (line 420)	
302. Less Amounts paid By/For Borrower (line 220)		602. Less reductions in amount Due seller (line 520)	( )
303. Cash <input type="checkbox"/> From <input type="checkbox"/> To Borrower		603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	

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C. Settlement Charges	Column A Paid From Borrower's Funds at Settlement	Column B Paid From Seller's Funds at Settlement
Note: Prepaid Finance Charges of \$ are included in the Settlement Charges shown below and are marked with an †. Your Prepaid Finance Charges together with interest and other lender-required loan related charges you will pay after closing (such as mortgage insurance premiums, if applicable) are shown on your Truth in Lending Disclosure as the Finance Charge.		
C-1. Real Estate Sale Settlement Charges		
700. Total Real Estate Commission-- sales price \$ @ % \$		
Division of Commission in 700 is as follows:		
701. \$ to		
702. \$ to		
703. Real Estate Commission on line 700 paid at Settlement	\$	\$
704. Other (specify)	\$	\$
C-2. Other Charges for Transactions Not Required by Broker or Lender		
750. Borrower's Attorney's Fee	\$	\$
751. Other (specify)	\$	\$
C-3. Mortgage Loan Settlement Charges to Be Paid by You		
800. Lender Origination Charges † (Line 801 plus 802 plus 803 less 804)	\$	\$
801. Lender Charges for loan origination and other Lender services \$		
802. Discount Points paid to reduce your interest rate % \$		
803. Rate Lock paid to lock in your interest rate % \$		
804. Lender credit for your choosing a higher interest rate \$( )		
900. Mortgage Broker Origination Charges † (Line 901 less 902)	\$	\$
901. Total Broker Compensation for Broker's services \$		
902. Amounts paid by Lender to Broker \$( )		
1000. Credit Report and Pre-Closing Appraisal and Inspection Charges (Appraisal, Credit Report, Tax or Flood Determination, Pre-closing Inspection, Pest Inspection)	\$	\$
1100. Title and Closing Charges (Sum of lines 1101-1104)	\$	\$
1101. Title Charges (Lender's Title insurance, Survey, Title examination, Notary services, Abstract or title search, Documentation preparation) \$		
1102. Owner's Title Insurance (Coverage \$ ) \$		
1103. Closing agent to attend closing † \$		
1104. Services required by the closing agent but not by the lender \$		
1105. Closing agent services required by Lender † \$		
1200. Government Recording and Transfer Charges (Sum of lines 1201-1204)	\$	\$
1201. Recording fees Deed: \$ Mortgage: \$ Releases: \$		
1202. City/county tax stamps Deed: \$ Mortgage: \$		
1203. State tax stamps Deed: \$ Mortgage: \$		
1204. Other government recording and transfer costs \$		
1300. Items Required by Lender to be Paid in Advance (Sum of lines 1301-1306)	\$	\$
1301. Daily Interest Charges from to at \$ per day† \$		
1302. Taxes \$		
1303. Hazard insurance premium for months at \$ per month \$		
1304. Flood insurance premium for months at \$ per month \$		
1305. Mortgage insurance premium for months at \$ per month †\$		
1306. Other (specify) \$		
1400. Initial Escrow Deposit for escrow account to pay taxes, insurance premiums and other charges (including mortgage insurance premiums† of \$ )	\$	\$
1500. Other Mortgage Loan Settlement Charges † required by lender (e.g., life-of loan flood service, wire transfers, lender's attorney's fee, life-of loan tax service, other miscellaneous services not shown above)	\$	\$
1600. Total Mortgage Loan Settlement Charges (Sum of amounts in Columns A and B)	\$	\$
1700. Net Settlement Charges to be Paid by Borrower at Closing (Line 1600 less 1701 less 1702 less 1703)(also entered on lines 103 and 502)	\$	\$
1701. Amounts Paid by Borrower before Closing (specify item numbers) \$ ( )		
1702. Amounts from Lender or Mortgage Broker \$ ( )		
1703. Settlement Charges Paid by Seller (specify item numbers) \$ ( )		

Borrower: compare the amounts for each category (including the amounts the Seller has agreed to pay, if any) with the amounts for each category shown on your Good Faith Estimate of Settlement Costs.

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<b>Annual Percentage Rate</b> The cost of your loan as a yearly rate including interest as shown in the schedule below and other finance charges  %	<b>Finance Charge</b> The dollar amount the loan will cost you including Prepaid Finance Charges shown on page 2  \$	<b>Amount Financed</b> Your Loan Amount less the Prepaid Finance Charges shown on page 2  \$	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled  \$
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**Schedule of Interest Rates, Balances and Payments.** Your loan has a term of \_\_\_\_\_ years, repayable as follows:

Interest Rate	Beginning Principal Balance	Number of Payments	Amount of Payment	Payments Due Monthly Beginning

**Payment Increases.** If checked below, your loan has features that may cause your payments to increase. Consider carefully whether you can afford to make the higher payments. Do not assume that you will be able to refinance to lower your payments.

☐ **Adjustable Rate:** Your loan contains an adjustable rate feature. See the Truth in Lending Act disclosures provided to you earlier about your adjustable rate feature. If the index used to adjust your interest rate increases, your actual interest rates and payments may be higher than shown above, but your interest rate will not increase above \_\_\_\_\_% and your payments will not increase above \$\_\_\_\_\_.

☐ **Interest Only:** The initial monthly payments cover only the interest on your loan amount. If you pay only interest due, after a certain period of time, your monthly payment will increase because you must pay back principal and interest.

☐ **Negative Amortization:** You may be allowed to make payments on your loan that do not cover all of the interest owed. Unpaid interest owed will be added to your principal balance, increasing the amount that you must repay, but your principal balance will not increase above \$\_\_\_\_\_.

☐ **Balloon Payment:** Your loan must be paid off in one large final payoff payment of up to \$\_\_\_\_\_ after \_\_\_\_ years.

☐ **Demand Feature:** The entire amount owed on this loan is payable on demand. This means that the lender may require you to pay off your loan in full at any time. All disclosures are based on an assumed maturity of one year.

**Mortgage Insurance.**

- ☐ You will be required to pay the cost of mortgage insurance for your loan. Any amounts you paid at or before closing are disclosed on page 2 and any costs you will pay after closing are included in the payments shown above.
- ☐ You will not be required to pay mortgage insurance for your loan.

**Payments for Taxes and Insurance.** The payments shown above do not include amounts you will pay for real estate taxes and hazard insurance, estimated to be an additional \$ \_\_\_\_\_ per month. This amount is subject to change throughout the term of the loan.

- ☐ Your loan provides for an escrow account from which the lender will pay your taxes and insurance. Page 2 shows your initial escrow deposit. Monthly escrow payments will be required. You will receive an escrow account statement no later than 45 days after settlement.
- ☐ Your loan does not provide for an escrow account. You are responsible for paying taxes and insurance when due.

**Prepayment.**

- ☐ Your loan has a prepayment charge. If you pay off during the first [time period], you may have to pay a charge of up to \$\_\_\_\_\_.
- ☐ Your loan has no prepayment charge. If you pay off early, you will not have to pay a prepayment charge.

**Hazard and Flood Insurance.** You may obtain the required insurance from anyone you want that is acceptable to the lender.

**Late Charge.** If a payment is late, you will be charged \$ \_\_\_\_\_.

**Security.** If you obtain this loan, the lender will have a mortgage on your home. You could lose your home, and any money you have put into it, if you do not meet your obligations under the mortgage. You are not required to obtain this loan merely because you have received these disclosures or have signed a loan application.

**Assumption.** Someone buying your house:

- ☐ may, subject to conditions, be allowed to assume the remainder of your mortgage on the original terms
- ☐ will not be allowed to assume the remainder of your mortgage on the original terms.

<hr/> Borrower Signature	<hr/> Date
<hr/> Borrower Signature	<hr/> Date